

SUPPLEMENTAL ANNUITY COLLECTIVE TRUST (SACT)

CALENDAR YEAR 2004 SCHEDULE OF EFFECTIVE DATES FOR ENROLLMENTS AND CHANGES IN CONTRIBUTION RATE

Effective Date of Enrollment Or Change in Contribution Rate for:		Forms Due in SACT Office By
Local Government Employees	State Government Employees	Monday, December 8, 2003
January 1, 2004	December 13, 2003	
April 1, 2004	March 20, 2004	Monday, March 15, 2004
July 1, 2004	June 12, 2004	Monday, June 7, 2004
October 1, 2004	September 18, 2004	Monday, September 13, 2004
January 1, 2005	December 25, 2003	Monday, December 13, 2004

FORMS REQUIRED FOR ENROLLMENT:		FORMS REQUIRED FOR CHANGES IN CONTRIBUTION RATE:	
<u>SACT – Regular</u>	<u>SACT – Tax Sheltered</u>	<u>SACT – Regular</u>	<u>SACT – Tax Sheltered</u>
<ul style="list-style-type: none"> • Request for Enrollment 	<ul style="list-style-type: none"> • Request for Enrollment • Salary Reduction Agreement 	<ul style="list-style-type: none"> • Change of Contribution Rate Request 	<ul style="list-style-type: none"> • Change of Contribution Rate Request • Salary Reduction Agreement

ANY QUESTIONS REGARDING THE SUPPLEMENTAL ANNUITY COLLECTIVE TRUST MAY BE
DIRECTED TO OUR OFFICE IN WRITING OR BY CALLING US AT (609) 633-2031